

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Submitter Information

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General Comment

My wife and I have learned how to use options in our IRA accounts (only covered calls are allowed) and how to avoid unnecessary risk. It has allowed us to generate growth in these accounts and has not resulted in serious losses. To deny us the right to use options penalizes us and makes investing much riskier. No benefit would result from this change and there would be just another layer of government added to our lives.

Do not make this change.